



Order Filed on December 27, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Formed in the State of Florida

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Attorney for The Money Source Inc.

In re:

Christian Y. Rodriguez

Debtor.

Chapter 13

Case No. 21-14729-RG

Hearing Date: October 20, 2021

Judge Rosemary Gambardella

**CONSENT ORDER RESOLVING MOTION
TO VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: December 27, 2021

A handwritten signature in black ink that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Christian Y. Rodriguez
Case No.: 21-14729-RG
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay and Co-Debtor Stay (“Motion”) filed by The Money Source Inc. (“Creditor”), whereas the post-petition arrearage amount was \$8,493.70¹, as of November 2, 2021, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **23 Avenue C, Lodi, New Jersey 07644** (“Property”) provided that the Debtor complies with the following:

- a. On or before November 19, 2021, the Debtor shall tender a lump sum payment of \$2,120.59 directly to Creditor;
- b. On or before December 1, 2021, and continuing on or before the 1st day of each subsequent month, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$6,373.11, by remitting eleven (11) equal monthly payments in the amount of \$531.10 and one (1) monthly payment of \$531.01 directly to the Creditor; and
- c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the December 1, 2021 payment.

¹ The loan is post-petition due for the 7/1/21 through 11/1/21 payments in the amount of \$2,120.59 each, less unapplied funds in the amount of \$2,109.25, for a total post-petition default of **\$8,493.70**, as of 11/2/21.

2. All direct payments due hereunder not otherwise paid by electronic means and/or automatic draft, shall be sent directly to Creditor at the following address: **The Money Source Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 respectively to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/Russell L. Low/

Russell L. Low, Esq.
Low & Low
505 Main St., Suite 304
Hackensack, NJ 07601
Counsel for Debtor

/s/ Gavin N. Stewart

Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel for Creditor

In re:
Christian Y. Rodriguez
Debtor

Case No. 21-14729-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 27, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Christian Y. Rodriguez, 23 Avenue C, Lodi, NJ 07644-1815

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor The Money Source Inc. rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Christian Y. Rodriguez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Dec 27, 2021

Form ID: pdf903

Total Noticed: 1

TOTAL: 6